UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF OKLAHOMA

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	DEC 1 2 2000
IN RE:	TIMOTHY R. WALBRIDGE, CLERK U.S. BANKRUPTCY COURT
JAMES RHOADES, and	NORTHERN DISTRICT OF OKLAHOMA
LONNA MARIE RHOADES,)
Debtors,	,
) Bankruptcy Case No. 00-00907- M
IVAN L. PANTRY,) Chapter 7
Plaintiff)
) Adversary Proceeding
VS.) No. 00-0139-M
)
JAMES RHOADES, and)
LONNA MARIE RHOADES,)
Defendants)

JUDGMENT

This action came on before the Court pursuant to the stipulations of the parties as evidenced by the parties' attorneys' signatures on the Stipulated Order For Judgment filed concurrently herein. On the basis of said stipulations,

IT IS ORDERED AND ADJUDGED

The Plaintiff, Ivan L. Pantry, recover judgment of the Defendants, James Rhoades and Lonna Marie Rhoades, individually and as husband and wife, in the sum of \$6,180.86, together with interest thereon at the rate of 8.73% per annum from November 16, 1999 until paid in full, said sum having been determined to be non-dischargeable pursuant to Section 523 (a)(2)(A) and (4), Title 11 U.S.C.

FURTHER, the Plaintiff, Ivan L. Panty, recover judgment of the Defendants, James Rhoades and Lonna Marie Rhoades, individually and as husband and wife, for its statutory costs

Clerk, U.S. Bankrapus, course Northern District of Oklahama

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of collection, its litigation costs and attorney's fees in the sum of \$2,958.49, which shall be consolidated with the above referenced principle balance.

Dated at Tulsa, OK this 12th day of December, 200 0.

TERRENCE L. MICHAEL, Chief Judge

United States Bankruptcy Court

APPROVED-AS TO FORM AND CONTENT

GARY Q. GRESO, OBA # 13986

Actorney for Defendants James & Lonna Rhoades

ANDREW NESTOR, III, OBA # 12800

Attorney for Plaintiff Ivan L. Pantry